

Substitute for form 1449/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				<b>Application Number</b>	10/825,440 (Reissue)
				<b>Filing Date</b>	04/14/2004
				<b>First Named Inventor</b>	Bruce BENT et al.
				<b>Art Unit</b>	3693
				<b>Examiner Name</b>	Jagdish Patel
				<b>Attorney Docket Number</b>	049212-0102
(use as many sheets as necessary)					
Sheet	1	of	1		

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.†	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code² (if known)			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.†	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	†*
		Country Code*Number*Kind Code* (if known)				

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.†	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			†*
	J1	Letter To Mr. Jonathan L. Levin, Esq., From Oliver Ireland, Associate General Counsel, October 18, 1996, 2 Sheets.			
	J2	Letter To Mr. L.P. Fleming, Jr., Esq., From Oliver Ireland, Associate General Counsel, February 7, 1995, 3 Sheets.			
	J3	Letter To Mr. James E. Creekman, Group Vice President, From Oliver Ireland, Associate General Counsel, August 1, 1995, 4 Sheets.			
	J4	Letter To Ms. Brenda L. Skidmore, Senior Vice President, From Oliver Ireland, Associate General Counsel, August 30, 1995, 4 Sheets.			
	J5	Part: 2, Monetary Policy and Reserve Requirements, Subpart – Regulation D, Board Interpretations of Regulation D, Transaction Accounts – Linked to Time Deposits, Volume 1, Federal Reserve Regulatory Service, 2 Sheets.			

Examiner Signature	/Jagdish N. Patel/	Date Considered	02/12/2009
-----------------------	--------------------	--------------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.